

**Information to identify the case:**

Debtor 1	<u>Lori Kim Andrews Jones</u>	Social Security number or ITIN	xxx-xx-6416
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-16020-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lori Kim Andrews Jones  
aka Lori-Kim Andrews, aka Lori-Kim Victa

1/10/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lori Kim Andrews Jones  
Debtor

Case No. 21-16020-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	+ Lori Kim Andrews Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152
r	+ Lydia Lewis, Berkshire Hathaway Fox Roach, 9218 Ventnor Ave, Margate, NJ 08402-2448
519270677	+ Bradley's Funeral Home, 601 Route 73, Marlton, NJ 08053-9660
519270678	Center for Family Guidance, 765 New Jersey 70, Marlton, NJ 08053
519287722	+ Ford Motor Credit Company, LLC, Morgan, Bornstein and Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
519322804	+ Gellert Scali Busenkell & Brown, LLC, Holly S. Miller, Esq., 1628 John F. Kennedy Blvd., Suite 1900, Philadelphia, PA 19103-2113
519323615	+ Inez M. Markovich, Esq., McCarter & English LLP, 1600 Market Street, Suite 3900, Philadelphia, PA 19103-7242
519270683	+ James T Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152
519323181	+ John C. Eastlack, III, Esq., Lauletta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell, NJ 08080-1032
519270687	+ LVNV Funding, c/o Redurgent Capital, PO Box 129, Greenville, SC 29602
519270686	+ Lauletta Birnbaum, attn: John C. Eastlack, III, Esquire, 591 Mantua Blvd, Suite 200, Sewell, NJ 08080-1032
519323182	+ Lauletta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell, NJ 08080-1032
519270688	National Financial Solutions, 491 Old York Road, #200, Jenkintown, PA 19046
519323092	+ National Financial Solutions, LLC, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market Street, Suite 3900, Philadelphia, PA 19103-7242
519270689	+ Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519322575	+ Regency Accounts, LLC, Holly S. Miller, Esq., Gellert Scali Busenkell & Brown, LLC, 1628 John F. Kennedy Blvd., Suite 1900, Philadelphia, PA 19103-2113
519270690	+ Santander, P.O. Box 961212, Fort Worth, TX 76161-0212
519270693	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
519491606	+ State of New Jersey, Division of Taxation, PO BOX 245, Trenton, NJ 08695-0245
519492555	+ State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
519491607	+ Underwood & Micklin, 1236 Brace Road, Cherry Hill, NJ 08034-3229

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 10 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 10 2023 20:39:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
519270674	+ Email/Text: EBNProcessing@afni.com	Jan 10 2023 20:39:00	AFNI, P.O. Box 3097, Bloomington, IL 61702-3097
519270675	Email/Text: bankruptcy@pepcoholdings.com	Jan 10 2023 20:39:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
519276916	+ EDI: AISACG.COM	Jan 11 2023 01:39:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519270676	EDI: BMW.COM		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 45

		Jan 11 2023 01:39:00	BMW Financial Services, P.O. Box 3608, Dublin, OH 43016
519280981	+ EDI: BMW.COM	Jan 11 2023 01:39:00	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
519291951	+ EDI: LCIFULLSRV	Jan 11 2023 01:39:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
519303440	+ EDI: AIS.COM	Jan 11 2023 01:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519270680	+ EDI: COMCASTCBLCENT	Jan 11 2023 01:39:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
519270681	+ Email/PDF: creditonebknofications@resurgent.com	Jan 10 2023 20:46:05	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519270682	^ MEBN	Jan 10 2023 20:39:05	Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
519492554	EDI: IRS.COM	Jan 11 2023 01:39:00	Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
519270679	EDI: JPMORGANCHASE	Jan 11 2023 01:39:00	Chase Auto Finance, 700 Kansas Lane, Mail Code LA4 6945, Monroe, LA 71203
519270685	EDI: JPMORGANCHASE	Jan 11 2023 01:39:00	JPMCB Auto Finance, 700 Kansas, Mail Code LA4 6945, Monroe, LA 71203
519321923	EDI: JPMORGANCHASE	Jan 11 2023 01:39:00	JPMorgan Chase Bank, N.A., Na ional Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519276628	Email/PDF: resurgentbknofications@resurgent.com	Jan 10 2023 20:46:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519282389	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 10 2023 20:45:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519280452	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 10 2023 20:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519270691	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 10 2023 20:39:00	Select Portfolio Servicing, 10401 Deerwood Park BV, Jacksonville, FL 32256-5007
519270692	+ Email/Text: jboehler@shorememorial.org	Jan 10 2023 20:39:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
519270694	+ Email/Text: bankruptcy@sw-credit.com	Jan 10 2023 20:39:00	Southwest Credit Systems, 4120 International Pkwy, Carrollton, TX 75007-1958
519283646	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 10 2023 20:39:00	U.S. Bank, N.A., successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lauetta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell
cr	*+	National Financial Solutions, LLC, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market St., Suite 3900, Philadelphia, PA 19103-7242
519491605	*	Internal Revenue Service, PO BOX 7346, Philadelphia, P 19101-7346
519658707	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519270684	*+	James T Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 45

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:**

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Lori Kim Andrews Jones andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE7, Asset-Backed Certificates Series 2007-HE7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory Lomax	on behalf of Creditor Lauletta Birnbaum LLC glomax@lauletta.com, vmarr@lauletta.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, kimwilson@raslg.com
Holly Smith Miller	on behalf of Plaintiff Regency Accounts LLC hsmiller@gsbblaw.com
Holly Smith Miller	on behalf of Creditor Regency Accounts LLC hsmiller@gsbblaw.com
Inez M. Markovich	on behalf of Creditor National Financial Solutions LLC imarkovich@mccarter.com, rstratz@andersonkill.com
Isabel C. Balboa	ibalboa@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 13